Company Tracking Number: ASHLEY WILLIAMS

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Long Term Care Advertising - ML11802\_0311

Project Name/Number: Long Term Care Advertising /ML11802\_0311

## Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127290851 State: Arkansas

ML11802 0311

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed-State Tr Num: 49154

Closed

Sub-TOI: LTC03I.001 Qualified Co Tr Num: ASHLEY WILLIAMS State Status: Filed-Closed

Filing Type: Advertisement Reviewer(s): Stephanie Fowler,

Harris Shearer

Author: Ashley Williams Disposition Date: 07/19/2011

Date Submitted: 06/28/2011 Disposition Status: Filed-Closed

Implementation Date:

Implementation Date Requested:

State Filing Description:

#### **General Information**

Project Name: Long Term Care Advertising Status of Filing in Domicile:

Project Number: ML11802\_0311 Date Approved in Domicile: Requested Filing Mode: Domicile Status Comments:

Explanation for Combination/Other:

Submission Type: New Submission

Market Type: Individual Individual Market Type:

Overall Rate Impact: Filing Status Changed: 07/19/2011

State Status Changed: 07/19/2011

Deemer Date: Created By: Ashley Williams

Submitted By: Ashley Williams Corresponding Filing Tracking Number:

Filing Description: NAIC #: 261-71412 FEIN #: 47-0246511

Mutual of Omaha Insurance Company

Long-Term Care Advertising

ML11802\_0311

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

Company Tracking Number: ASHLEY WILLIAMS

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Long Term Care Advertising - ML11802\_0311
Project Name/Number: Long Term Care Advertising /ML11802\_0311

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Corporate Compliance and Ethics Division For Questions, please contact Carly Cole Phone: 402-351-2476; Fax: 402-351-5298 E-mail: advfilings@mutualofomaha.com

aw

## **Company and Contact**

#### **Filing Contact Information**

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com

Consultant

 Mutual of Omaha
 402-351-2476 [Phone]

 Mutual of Omaha Plaza
 402-351-5298 [FAX]

Omaha, NE 68175

**Filing Company Information** 

Mutual of Omaha Insurance Company CoCode: 71412 State of Domicile: Nebraska

Mutual of Omaha Plaza Group Code: 261 Company Type: Health Insurance

Omaha, NE 68175 Group Name: State ID Number:

(402) 351-6910 ext. [Phone] FEIN Number: 47-0246511

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# **Filing Fees**

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation:

Per Company: No

Company Tracking Number: ASHLEY WILLIAMS

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Long Term Care Advertising - ML11802\_0311
Project Name/Number: Long Term Care Advertising /ML11802\_0311

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Mutual of Omaha Insurance Company \$50.00 06/28/2011 49181409

 SERFF Tracking Number:
 MUTM-127290851
 State:
 Arkansas

 Filing Company:
 Mutual of Omaha Insurance Company
 State Tracking Number:
 49154

Company Tracking Number: ASHLEY WILLIAMS

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Long Term Care Advertising - ML11802\_0311

Project Name/Number: Long Term Care Advertising /ML11802\_0311

# **Correspondence Summary**

#### **Dispositions**

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/19/2011	07/19/2011

Company Tracking Number: ASHLEY WILLIAMS

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Long Term Care Advertising - ML11802\_0311

Project Name/Number: Long Term Care Advertising /ML11802\_0311

## **Disposition**

Disposition Date: 07/19/2011

Implementation Date: Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: ASHLEY WILLIAMS

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Long Term Care Advertising - ML11802\_0311

Project Name/Number: Long Term Care Advertising /ML11802\_0311

Schedule Item Schedule Item Status Public Access

Supporting DocumentMemorandum of VariabilityFiled-ClosedYesFormLetterFiled-ClosedYes

 SERFF Tracking Number:
 MUTM-127290851
 State:
 Arkansas

 Filing Company:
 Mutual of Omaha Insurance Company
 State Tracking Number:
 49154

Company Tracking Number: ASHLEY WILLIAMS

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Long Term Care Advertising - ML11802\_0311
Project Name/Number: Long Term Care Advertising /ML11802\_0311

#### Form Schedule

Lead Form Number: ML11802\_0311

Schedule	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Item	Number			Data		
Status						
Filed-	ML11802_	0Advertising Letter	Initial		0.000	ML11802_03
Closed	311					11.pdf
07/19/2011						

#### **Introducing a New Employee Benefit**

We're pleased to announce the addition of long-term care insurance to our employee benefits program. Soon, you will have the opportunity to apply for a long-term care insurance policy at **no cost to you**. If you choose to increase your coverage over what the company provides, any additional cost will be your responsibility.

The insurance also is being made available to your extended family members at their own expense. They will have the opportunity to apply for coverage and may be eligible to receive this policy at a premium which is lower than that available to the general public.

We know how hard you work to build your savings and plan for retirement. We also know that a long-term illness or injury may put those plans in jeopardy. Typically, health insurance, disability insurance and Medicare do not cover these types of long-term care services.

That's why we've invited a representative from Mutual of Omaha Insurance Company to talk to our employees about long-term care insurance. This is your opportunity to learn more about the program and ask questions. Then if you are interested in applying for coverage, you can schedule a no-obligation, one-on-one consultation with our Mutual of Omaha agent.\*

[Agent Name] • [Agent Phone Number] • [Agent E-mail Address]

We value your contribution to the success of our company, and we're pleased to make this new employee benefit available to you.

Sincerely,

[Employer Name] [Title]

P.S. Watch for the date and time of our long-term care information session to be announced soon.

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. [1-800-775-6000]

Policy forms LTC09M-5ML, LTC09M-10ML (or state equivalent). In ID: LTC09M-5ML-ID, LTC09M-10ML-ID. In NC: LTC09M-5ML-NC, LTC09M-10ML-NC. In OK: LTC09M-5ML-OK, LTC09M-10ML-OK. In OR: LTC09M-5ML-OR, LTC09M-10ML-OR. In PA: LTC09M-5ML-PA, LTC09M-10ML-PA. In WA: LTC09M-5ML-WA, LTC09M-10ML-WA. For costs and further details of coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write the company. You may be contacted by telephone by an insurance agent.\*

The long-term care benefits provided will be individual coverage, not group coverage.

ML11802 0311

\*In WA, all references to agent should be replaced with producer.

Company Tracking Number: ASHLEY WILLIAMS

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Long Term Care Advertising - ML11802\_0311

Project Name/Number: Long Term Care Advertising /ML11802\_0311

## **Supporting Document Schedules**

Item Status: Status

Date:

Satisfied - Item: Memorandum of Variability Filed-Closed 07/19/2011

Comments:

Attachment:

VM-ML11802\_0311.pdf

# VARIABLE MATERIAL FOR ADVERTISING FORM ML11802\_0311

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section	Explanation
Middle of page,[Agent Name] [Agent Phone Number] [Agent Email]	Agent name sending the letter. Agent Phone Number will be the agent's phone number. Agent Email will be the agent's email address.
After sincerely, [Employer Name] [Title]	This will be the employer name and title of the person sending the letter
End of the underwriter information [1-800-775-6000]	The phone number is variable in case it changes in the future.